

**PROMISSORY NOTE  
FOR  
SANCTIONS PAYMENT**

Principal amount \$5,000

DATE: April 6, 2013

FOR VALUE RECEIVED, I, KARAMVIR DAHIYA (Borrower) promises to pay KASHMIR GILL (Lender) the sum of five thousand dollars (\$5,000.00). This is not a consumer loan. This loan is to meet the payment obligation under 28 U.S.C. 1927 as awarded by bankruptcy court Order dated March 11, 2013.

**INTEREST RATE:**

Repayment shall be made in a lump sum amount of \$5,000 to be paid within six (6) months from the date of this Agreement with interest calculated at **24% per annum**.

Borrower shall pay two percent (2%) interest per month on the entire \$5,000 sum.

**Default Interest Rate:** In the event Borrower fails to repay Lender the entire principal amount plus interest within 6 months, the interest rate will then become ten percent (10%) per month (**120% per annum**) until the entire amount, principal and interest, is paid to the Lender.


If the Borrower fails to make an installment payment when due or fails to comply with the terms of the promissory note, the loan will be considered in default.

The Borrower must promptly inform the Lender of any change in name or address.

If the Lender prevails in a lawsuit to collect this note, Borrower will pay Lender's court costs, collection agency costs, and attorney's fees in the amount the court find to be reasonable.

This note was executed on 6<sup>th</sup> day of April, 2013, and I acknowledge receipt of a completed copy of this instrument.

  
Borrower Karamvir Dahiya

  
Lender Kashmir Gill

**KASHMIR S GILL**  
51 STATION RD  
MORGANVILLE, NJ 07751-1150

135  
55-2/212.8812  
5637774257

4/11/2013  
Date

Pay to the Order of Debra Kramer as Trustee \$ 5000.00  
Five thousand dollars only Dollars

**WELLS FARGO** Wells Fargo Bank, N.A.  
New Jersey  
wellsfargo.com

For Loan Payment for Dahiya Law Offices *[Signature]*

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